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ASSIGNMENT BOOKLET 1A

PED0770 Career and Life Management

Module 1: Section 1 Assignment and Section 2 Assignment

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- Has your work been reread to ensure accuracy in spelling and details?
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Career and Life Management

Module 1



Resource Choices

Assignment Booklet 1A



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Summary

	Total Possible Marks	Your Mark
Section 1 Assignment	60	
Section 2 Assignment	40	
	100	

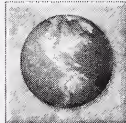
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Module 1: Resource Choices
Assignment Booklet 1A
Section 1 Assignment and Section 2 Assignment
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- ☐ Part 3A: Human Sexuality
- ☐ Part 3B: Culmination

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PARENT'S DECLARATION

I hereby certify that my child, _____, will take

☐ Part 3A: Human Sexuality

or

☐ Part 3B: Culmination

as part of Module 3 in Career and Life Management.

Date: _____ Parent's Signature: _____

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ASSIGNMENT BOOKLET 1A

CAREER AND LIFE MANAGEMENT: MODULE 1

SECTION 1 ASSIGNMENT AND SECTION 2 ASSIGNMENT

Your mark for this module will be determined in part by how well you do your assignments.

This Assignment Booklet is worth 100 marks out of the total 200 marks for the assignments in Module 1. The value of each assignment and each question is stated in the left margin.

Work slowly and carefully. If you have difficulty, go back and review the appropriate topic.

Be sure to proofread your answers carefully.

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Section 1 Assignment: Resources and Goals

Read all parts of your assignment carefully and complete your work in the appropriate places.

In this section, you have learned that resource choices involve not only identifying your resources, but also planning and making decisions about how you will use them. The resources choices you make relate to the goals that you set. There is a strong connection between the management of personal resources and the achievement of personal life and health goals.

In Section 1 of this module, you looked at the following aspects of personal resource choices and goals:

- choices you make
- influences on choices
- needs and wants
- values
- personal resources
- combining personal resources
- use of personal resource choices to meet your needs and wants
- life cycle changes
- time management
- financial planning and goal setting
- balance and decision making

In the assignments for this section, you will focus on the creation of a goal-setting and personal resource plan that outlines personal goals and develops strategies for implementing those goals. These assignments will ask you to consider the ways you choose to use your personal resources to help you meet your goals.

1. Read the following scenario and then answer the questions.

Oksana is completing grade 12 and works part time at an art supply store. Her evenings during the week are for schoolwork. Saturday and Sunday nights are free. Oksana wants to have a portfolio of twenty illustrations done for an interview at art college. She has five illustrations she is happy with and she has three months left to complete the other fifteen.

Oksana needs time to do her illustrations. Completing this artwork is an important short-term goal and a stepping stone to a long term-goal, so she is willing to spend time brainstorming her options. She comes up with the following solution. She will talk to her supervisor at the art supply store about whether she can work on her illustrations when the store is quiet, and she will spend one night on the weekend working on her art at home.

①

- a. Identify the personal resources that are available to Oksana.

②

- b. What are other resources that would help Oksana to reach her goals?

2. Read the following scenario and then answer the questions.

Pierre and Maya are going to be married in the summer and they are excited about it. Their energy is high but they are also concerned about their financial future. They know that if they put in the time now to get full-time jobs and develop financial skills, they should be better off than most teenage couples.

They are presently living with their parents, but they will be moving into an apartment that costs \$600 a month. They expect some small appliances and household items as gifts at the wedding, but besides that, they will need some basic furniture. They plan to save \$500 and buy most of it second-hand. They will also be able to get several pieces from their families.

Both Pierre and Maya are finishing grade 12. Maya has a part-time job at a fast-food outlet and is looking for full-time work. Pierre is also looking for full-time work.

Pierre, an avid reader, has more time than Maya. He has taken books about finances out of the library and has learned how to develop a budget. He has also completed a personal career plan, and has three interviews for jobs next week.

Maya ideally wants to start her own business, but she has delayed that until she has adequate finances. With her knowledge of woodworking developed in school and at home in her father's garage, she feels she can get a good job as a carpenter's apprentice. She has asked a teacher at school to help her in her search.

- ① a. Identify the personal resources that are being used by Pierre and Maya.

- ② b. Are the personal resources being well used? Why or why not? Are there other personal resources that would help Pierre and Maya reach their personal goals?

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3. Now, invent characters and write your own scenario, outlining the effective use of a combination of personal resources to achieve a goal.

When you’ve finished responding to the preceding question, return to page 24 of Module 1 Student Module Booklet and continue working where you left off.

4. Often our values and lifestyle are similar to those of our friends but sometimes they are very different. Interview four students in your grade or age range. Try to interview a variety of students from diverse situations. Their names are not required. The purpose of this exercise is to help you understand the personal values that relate to your lifestyle.

Complete the interview chart on the following page. You will be asking each person how important certain things are to him or her. Have each person you interview rate each personal value using the following scale:

5	Very Important
4	Somewhat Important
3	Important
2	Not Important
1	Irrelevant

You may add questions of your own if you wish.

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a.

Interview Chart					
Personal Values	Me	Person 1	Person 2	Person 3	Person 4
planning for my future, e.g., a career					
considering other people's opinions when making a decision					
making a good impression on other people					
having the freedom to do the things I want to do					
doing new and different things often					
creating a pleasant atmosphere at home					
doing what is right according to what I believe					
having things neat and well organized					
getting as much value as possible for my money					
looking for good workmanship or doing things well myself					
spending time with my friends					
completing high school because it will help me in the future					

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- b. Compare your peers' values to each other and to your own values. List two areas in which your values are different from your friends'. Describe how you think they are different.

- c. Describe two values you have that you believe are similar to your friends' values.

When you've finished responding to the preceding question, return to page 34 of Module 1 Student Module Booklet and continue working where you left off.

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5. In this assignment you will use the format provided to develop a personal resource plan. You will complete some activities in preparation for its development. Use the work in the lessons of Section 1 to complete this final assignment.

NOTE:

Review and summarize what you have learned about resource choices, needs, wants, values, and goals and use this as a starting point for your plan. Review the influences that affect your resource choices, decisions, and goals. Review what you've learned about combining your personal resources and balancing them to meet your needs and wants. To do this you might underline or highlight examples from the lessons in Section 1 that reflect your present resources, priorities, and goals as well as your future priorities and goals.

Your assignment will be graded using the following rubric.

Marks	Criteria
26–30 Excellent	<ul style="list-style-type: none"> • The personal resource plan presents statements that illustrate learning about self; self-learning shows evidence of reflection on values and goals and awareness of the application of self-learning to future plans. • The plan analyses ways that personal needs, wants, goals, and priorities affect the use of personal resources. • The plan makes relevant connections between personal goals, values, and resource choices. • The goal statements incorporate values and life circumstances consistent with resources and stages of life; it reflects the importance of using resources in combination. • The plan integrates personal values, goals, and life choices with the use of resources.
19–25 Proficient	<ul style="list-style-type: none"> • The personal resource plan identifies information that illustrates learning about self; self-learning shows evidence of reflection on values and goals and the identification of future plans. • The plan describes how personal needs, wants, goals, and priorities affect the use of personal resources. • The plan makes connections between personal goals, values, and resource choices. • The goal statements reflect values and life circumstances consistent with resources and stages of life; it recognizes the use of resources in combination. • The plan integrates personal values, goals, or life choices with the use of resources.
15–18 Acceptable	<ul style="list-style-type: none"> • The personal resource plan identifies information that illustrates learning about self; self-learning shows evidence of reflection on values and goals. • The plan demonstrates understanding of ways that personal needs, wants, goals, and priorities affect the use of personal resources. • The plan identifies potential connections between personal goals and resource choices. • The goal statements are consistent with resources and stages of life; it recognizes that resources can be used in combination. • The plan integrates goals with the use of resources.

0–14 Limited	<ul style="list-style-type: none">• The personal resource plan identifies information about self; it shows evidence of the identification of values and goals.• The plan describes personal needs, wants, goals, priorities, and resources.• The plan shows some connections between personal goals and resource choices.• The goal statements are consistent with personal resources; the plan recognizes that there are different types of personal resources.• The plan recognizes the use of personal resources.
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A personal resource plan is something that will change as you make choices and set priorities in different stages of your life. A personal resource plan can be informal; it is something that you think about, write about in a journal, or talk about with other people. It can also be something that you record by identifying priorities and goals. The process involves assessing where you are right now, categorizing the resources available to you, and, finally, establishing your priorities and goals.

The following charts will help you to develop your personal resource plan.

- Use the following chart to develop an overview of where you are right now. In the first column, record the information indicated using “I” statements. In the second column, write or illustrate your feelings about each item. For example, if under “Where I am right now” you write “I live in a neighbourhood on the south end of Grande Prairie,” then in the second column you might write or illustrate your feelings about wanting to move to a larger city or to a rural area.

Where I Am Right Now	How I Feel About Where I Am
my age	
my relationships with family, friends, and community	
my income, spending habits, and possessions	
where I live	
my needs and wants	
my education	
my values and priorities	
my goals	

- b. In the following chart, identify all of the personal resources you can use right now. Consider both people resources and tangible resources. People resources can refer to the support or expertise available to you through family, friends, teachers, or community services. Tangible resources refer to the facilities, equipment, money, books, and material possessions to which you have access. Then describe your feelings about how effectively or successfully you are using those resources.

The Resources Available to Me	How I Feel About the Way I Am Using Them
people resources	
tangible resources	


- c. Identify the changes or improvements you would like to make regarding your personal resources. Consider each resource listed in the chart and in the first column write goals by using “I would like to...” statements. In the second column, describe how achieving each goal would make you feel.

Where I Would Like to Be	How It Would Make Me Feel to Be There
time management	
physical and emotional energy	
knowledge and information	
skills and talents	
technology	
finances	
people	

- d. Select one of your goals. Your goal may relate to any of the areas from the previous chart, such as time management, your financial wants, finding a mentor or role model. Reword it into an “I will...” statement. Make a plan that will help you work towards this goal by identifying the following:

- the resources that you will use to achieve this goal
- the steps you will have to take
- the benefits of achieving the goal

Finally, record your plan in the format of a framed certificate, similar to the one that follows.

My Plan		
		
The Resources I Need	The Steps I Will Take	The Benefits I Will Gain
1.	1.	1.
2.	2.	2.
3.	3.	3.
4.	4.	4.

When you've finished responding to the preceding question, return to page 42 of Module 1 Student Module Booklet and start working on Section 2.

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Section 2 Assignment: Managing Money

Read all the parts of your assignment carefully and complete your work in the appropriate places.

In Section 2, you have explored some of the common sources of income and expenses for many young adults. The skills involved in earning money, taking financial responsibility, and budgeting contribute to your ability to live independently and make effective decisions about your financial resources. Learning to effectively manage personal financial resources contributes to the ultimate achievement of personal life and health goals.

In Section 2 of this module, you looked at the following areas related to the management of personal financial resources:

- choices about money
- the importance of maintaining personal documents
- sources of money and the life cycle
- sources of money, including earned income and government payments
- earning money and understanding pay slips
- meeting financial responsibilities
- taxes as a financial responsibility
- types of expenses, including fixed, flexible, discretionary, regular, irregular
- managing money with a budget

The assignments for this section will focus on applying your understanding of sources of income and financial resources to your current circumstances, needs, wants, and goals. Your assignments will ask you to identify sources of money and to consider your expenses and financial responsibilities.

5

1. Common sources of income for teenagers include allowances and part-time jobs. Although your primary focus may be on school and social activities, it is still important to learn to manage the money you have effectively. You are about to take on a part-time job and much of the paperwork that comes with it.

Read the following advertisements and select the job which would most suit you. All of these jobs are entry-level positions with no experience required and few benefits provided. Fill out the income worksheet to determine your net income.

JOB	JOB
Waiters / Waitresses, \$7.00 per hour. Windsor Pizza 833-3333	Tree farm workers required. Some experience preferred. \$8.00 per hour. Drop off applications at 18350-127 Street, between 4:00 p.m. and 7:30 p.m.
Child-care worker, \$8.00 per hour. Phone 978-7444	
Prep cook in central kitchen. Evening shift. Will train. \$7.50 per hour.	

INCOME WORKSHEET

Position: _____ Hourly wage: _____

Estimate your gross monthly income.

- a. Estimate your daily wage.

Hourly wage _____ \times 4 hours = _____

- b. Estimate your monthly wage.

Daily wage (a) _____ \times 21 days (average) = _____
(gross monthly income)**Estimate your basic deductions.**

- c. Income tax deduction

15% in this wage bracket (average)
(.15) of gross monthly income (b) = _____

- d. Employment Insurance

2.9% (.029) of gross monthly income (b) = _____

- e. Canada Pension Plan

2.925% (.029) of gross monthly income (b) = _____

- f. Total deductions (Add c, d, e) = _____

Estimate your net (take-home) monthly income.

- g. Gross monthly income (b) _____ – total deductions (f) _____ = _____
-
- (net monthly income)

When you've finished responding to the preceding question, return to page 54 of Module 1 Student Module Booklet and continue working where you left off.

2. Develop a working budget for yourself that is based on the following assumptions:

- You are working part-time at the job you selected in the first part of this assignment.
- Your net income is equal to the amount you calculated in the previous question.
- Your expenses, savings, and debt payments are the same as those you identified in the working budget you already completed in this module.

Use only categories that are relevant to you at this time. For instance, if you are living at home, many annual and monthly expenses for utilities and housing won't apply. However, instead of grocery expenses, you may still have expenses for eating out. Instead of housing expenses, you may contribute to family expenses like cable or an additional telephone line. Clothing, transportation, recreation, and entertainment are common expenses for teenagers whether they are living at home or not, so make sure you include them in your budget.

⑦

- a. Record your budget on the Budget Planner which follows. Do your budget first in pencil. If it works right away, rewrite it in ink. If it does not balance with the take-home income you have from your part-time job, then look at ways you can adjust your spending. Can you afford the amounts you indicated for entertainment and recreation, or will you have to cut back?

NOTE:

Keep a copy of your working budget. You will need it to complete question 5 of Section 4 Assignment.

BUDGET PLANNER			
1. Monthly Utilities		Monthly Take-Home Income	
power		wages – net amount	
water/sewage/waste		other – (net)	
telephone – local		– (net)	
– long distance		total monthly income	
– modem/Internet			
natural gas/oil		A. Monthly Savings	
cable TV/pay TV		savings	
utilities monthly total		emergency fund	
2. Household Expenses		planned savings	
incidental supplies		other	
dry cleaning/laundry		total monthly savings	
postage		B. Monthly Living Expenses	
pet items		food – from grocery store	
other		– eating out	
other		housing – rent/mortgage/condo fees	
household monthly total		utilities (from 1)	
3. Personal Expenses		household (from 2)	
haircuts		transportation – bus/taxi	
cosmetics		– fuel	
other grooming		– parking	
tobacco/alcohol		personal expenses (from 3)	
magazines/books/tapes/CDs		other expenses	
recreation		monthly portion of annual expenses (from 4)	
other entertainment		other	
other		other	
personal monthly total		total living expenses	
4. Irregular/Annual Expenses*		C. Monthly Credit/Debt Payments/ Other	
education		credit card payments	
health care		other debt payments	
insurance		other	
taxes		other	
licences/dues		total other payments	
upkeep/improvements – home		Total	
– vehicle		total monthly budget	
– other		(add A, B, and C)	
clothing			
gifts/contributions			
travel/holidays			
dues/fees/memberships, etc.			
yearly total			
divide by 12 to get monthly portion			

*Note: These amounts are for a full year.

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- b. Use your budget to respond to the following scenarios:

Scenario 1

In the past year, you have been able to save the equivalent of three months of your net take-home pay as an emergency savings fund. However, you have just been faced with a situation in which you had to use all of it up. How would you go about rearranging your monthly budget in order to rebuild that fund?

Scenario 2

You have an important goal to purchase something that will cost \$500. How would you change and rearrange your budget in order to come up with the money? How long would it take you?

Scenario 3

You are interested in joining a health and fitness club. The monthly fee for the use of the club is \$100. How would you have to change your spending habits to join this club?

Scenario 4

Now that you are working part time, you have decided to save up money to buy a used vehicle. You have looked at various advertisements in used car magazines and on the Internet. You decide that you will need about \$4,000 to purchase the vehicle, pay for registration, and pay for the first three months of insurance. How will you plan to save for this purchase? How will your plan affect your other spending? How long do you think it will take you to save for this vehicle?

When you've finished responding to the preceding question, return to page 68 of Module 1 Student Module Booklet and continue working where you left off.

20

3. This assignment involves the development of an annual report that reflects the financial implications of working towards your personal goals. Use the suggestions provided to create your annual report. You will complete some steps before you actually develop the report.

NOTE:

Review and summarize what you have learned about sources of income, financial responsibilities, expenses, and budgets. The work you completed to prepare an initial working budget will be valuable in helping you complete this assignment.

Underline or highlight examples from the lessons you have completed in Section 2 that reflect your sources of income, financial responsibilities, and expenses. Highlight your current expenses from the working budget you developed earlier in Section 2 and in the previous question. Review the priorities and goals you identified in the first lessons of this module.

Your project will be graded using the following rubric.

Marks	Criteria
17–20 Excellent	<ul style="list-style-type: none">• The annual report explicitly discusses the importance of goals and future planning.• The report provides a statement that reflects and is consistent with goals and priorities; it considers priorities in setting future goals.• The report makes relevant connections between the need for financial planning and management (identification of income and expenses through budgeting), and personal goals and priorities.• The report uses and applies budgeting skills that are consistent with goals and future plans.
13–16 Proficient	<ul style="list-style-type: none">• The annual report recognizes the importance of goals and future planning.• The report provides a statement that is consistent with goals and priorities; it demonstrates ability to set future goals.• The report identifies connections between financial planning (identification of income and expenses through budgeting) and personal goals and priorities.• The report uses and applies budgeting skills that are consistent with goals.
10–12 Acceptable	<ul style="list-style-type: none">• The annual report recognizes that setting goals and planning for the future is part of financial management.• The report provides a statement that identifies goals and priorities for the upcoming year.• The report shows evidence of financial planning (identification of income and expenses through budgeting) that addresses personal goals and priorities.• The report uses budgeting skills that relate to goals.
0–9 Limited	<ul style="list-style-type: none">• The annual report includes information on personal goals and plans.• The report provides a statement that reflects goals and priorities.• The report identifies income and some expenses that relate to personal goals and priorities.• The report uses budgeting skills.

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(There is more room for your response on the next page.)

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